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PTO/SB/21 (08-03)

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# TRANSMITTAL FORM

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Total Number of Pages in This Submission

10

Application Number	09/818,708
Filing Date	March 27, 2001
First Named Inventor	Adelson et al
Art Unit	2171
Examiner Name	Cindy Nguyen
Attorney Docket Number	Hartford-Adelson-1

## ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below): Statement of the Substance of the Interview to Final Office Action
Remarks Amendment and Response to Office Action Patent: Method and System for an On-Line-Like Account Processing and Management.		

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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Joseph R. Carvalko, Jr. Duane Morris LLP	Technology Center 2100
Signature		
Date	July 12, 2002	

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ER836989380US

Serial No. 09/818,708

July 12, 2004

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>In Re Patent Application</b>	:	<b>Group Art Unit: 2171</b>
Adelson et al	:	
<b>Serial Number: 09/818,708</b>	:	<b>Examiner: Nguyen, Cindy</b>
	:	
<b>Filed: March 27, 2001</b>	:	<b>Attn. Docket No.: Hartford-Adelson-1</b>
	:	
<b>Title: Method and System for an</b>	:	<b>Date: July 9, 2004</b>
On-Line-Like Account Processing	:	
and Management	:	

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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Sir:

Responsive to the Office Action mailed May 25, 2004, having a shortened statutory date of response set to expire on August 25, 2004 kindly enter the following response and amendment.

**Remarks/Arguments begin on page 2 of this paper.**